

Appl. No.: 09/677,535
Amdt. filed June 25, 2004
Reply to Office Action mailed June 2, 2004

REMARKS

Claims 1-338 are pending in this application.

In the Office Action, the Examiner contended that the Amendment filed on March 19, 2004 (the "March Amendment"), although responsive in other respects, did "not include arguments pointing out specific distinctions believed to render the added new claim(s) 143-150 patentable over the applied references."

In response, Applicants reiterate and incorporate here the Remarks from the March Amendment in their entirety and add the following remarks specifically concerning claims 143-150.

Independent claim 143, as well as independent claims 50, 67, 79, 93, 151, 159, 173, 214, 240, 266, and 292 as noted in the March Amendment,¹ recites that:

more than six (6) transfers and/or withdrawals are made during a month
from at least one of said insured and interest-bearing deposit accounts.

This limitation is supported in parent application serial no. 09/176,340 at page 1, line 21 to page 2, line 24, which has been incorporated by reference in the present application (at page 1, lines 1-2). Particular embodiments of these withdrawal limitations are recited in, *inter alia*, dependent claims 146-150 which individually recite one of the following more specific withdrawal methods:

wherein one or more transfers and/or withdrawals from at least one of the
insured and interest-bearing deposit accounts are requested in person (or:
by mail) (or: by messenger) (or: requested by telephone and distributed
by mail) (or: by automated teller machine).

These limitations are also supported in parent application serial no. 09/176,340 at page 2, lines 17-20.

¹ In applying this analysis in the Remarks/Argument section of the March Amendment, Applicants inadvertently referred to Claim 43, instead of Claim 143. Applicants wish to clarify that the remarks made therein with respect to Claim 43 were intended for Claim 143.

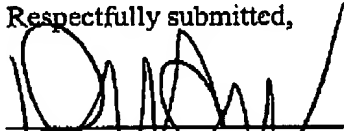
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Now, as already remarked in the March Amendment, neither the Lowery patent, nor the Hagan patents, nor the Oncken patent referred to in the Examiner's Interview Summary, nor any other art of record in this application, individually or in combination, discloses or teaches such manners of making withdrawals, in particular the above-described withdrawal limitations recited in claims 143-150. Accordingly, the art of record does not disclose or teach all the limitations of these claims, and therefore does not anticipate them nor make them obvious. Thus, claims 143-150, along with the other pending claims, are patentable.

In conclusion, Applicants respectfully submit that the foregoing remarks provide specific distinctions rendering claims 143-150 patentable, and therefore also submit that the March Amendment together with the foregoing remarks are fully responsive to the prior Office Action of November 4, 2003, that all the Examiner's objections and rejections in the prior Office Action have been addressed and obviated or overcome, and that all pending claims are patentable. Accordingly, Applicants respectfully request that the present application be reconsidered and passed to allowance.

June 23, 2004
Date:

Respectfully submitted,



Dwight H. Renfrew, Jr., Esq.

Reg. No. 38,594

Attorney for Applicants

Ohlandt, Greeley, Ruggiero & Perle, L.L.P.

One Landmark Square, 10th Floor

Stamford, CT 06901-2682

Tel: 203-327-4500

Fax: 203-327-6401